

Information to identify the case:

Debtor 1 **Stephen Boyd**
First Name Middle Name Last Name
Debtor 2 **Nancy Boyd**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **11-22506-KCF**

Social Security number or ITIN **xxx-xx-3343**
EIN **-----**
Social Security number or ITIN **xxx-xx-0634**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Boyd

Nancy Boyd

2/2/17

By the court:

Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen Boyd
 Nancy Boyd
 Debtors

Case No. 11-22506-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 111

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db/jdb +Stephen Boyd, Nancy Boyd, 536 Roosevelt Avenue, Toms River, NJ 08753-5926
 cr +Jason Cohen, Orthopaedic Associates, Att: Nancy Isaacson, Esq.,
 Greenbaum, Rowe, Smith & Davis LLP, 75 Livingston Avenue, Suite 301,
 Roseland, NJ 07068-3788
 511907273 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
 511907276 #ACB Receivables Management, Inc., 19 Main Street, PO Box 350, Asbury Park, NJ 07712-0350
 511907275 +Aa Action Collection, 517 S Livingston Avenue, Livingston, NJ 07039-4349
 511907277 #+Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
 511907279 +Archer & Greiner, One Centennial Square, Haddonfield, NJ 08033-2374
 511968008 +Atlanticare Regional Medical, 1925 Pacific Avenue, Atlantic City, NJ 08401-6713
 511968009 +BMG Music Services, PO Box 1958, Indianapolis, IN 46291-0001
 511907297 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485
 (address filed with court: Healthcare Funding Slt, 370 17th Street, Denver, CO 80202)
 511907284 Capital Collection Svc, 300 N State Hwy #73, West Berlin, NJ 08091
 511907285 Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, PO Box 2594,
 Clifton, NJ 07015-2594
 511968013 Center State Collections, PO Box 18876, Newark, NJ 07191-8876
 511907286 +Chase Manhattan Mtge, Po Box 24696, Columbus, OH 43224-0696
 511968016 +Complete Collection Service, Inc., PO Box 729, Red Bank, NJ 07701-0729
 511907288 +Daniel E. Sahin, PC, PO Box 838, 15 Carrs Tavern Road, Clarksburg, NJ 08510-0838
 511907289 Direct TV, PO Box 5392, Miami, FL 33152-5392
 511907290 +Emerge/fnbo, PO Box 105555, Atlanta, GA 30348-5555
 511907291 +Emigrant Mortgage Co, 5 E 42nd St, New York, NY 10017-6904
 512204588 Fmci Mass Market, PO BOX 3243, Bloomington, IL 61702-3243
 511907294 +Gateway Funding Divers, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2273
 511907296 +Greenbaum, Rowe, Smith & Davis, LLP, 99 Wood Avenue South, Iselin, NJ 08830-2715
 511968017 Grimley Financial Corporation, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
 511907298 Horizon Blue Cross And Blue Shield, 840 First Street, NE, Washington DC, DC 20065-5652
 511907299 Howell Family Dental, PA, 4538 Route 9 S. & New Friendship Road, Howell, NJ 07731-3771
 511968018 +J.S. Mon Family Medical Group, PO Box 34347, Newark, NJ 07189-4006
 511907302 +James Bender, Esq., 517 S. Livingston Avenue, Livingston, NJ 07039-4347
 512094068 +Jason Cohen MD and Professional Orthopaedic Associ, Att: Nancy Isaacson, Esq.,
 Greenbaum, Rowe, Smith & Davis LLP, 75 Livingston Avenue, Suite 301,
 Roseland, NJ 07068-3788
 511907304 +Jason Cohen, MD, 776 Shrewsbury Avenue, Tinton Falls, NJ 07724-3006
 511968019 +Jersey Emergency Medicine Specialists, PO Box 155, Cheswick, PA 15024-0155
 511907305 +Joel S. Ziegler, Esq., 1973 Springfield Avenue, Maplewood, NJ 07040-3435
 511968023 KMC Pathology, PA, PO Box 1247, Toms River, NJ 08754-1247
 511968021 #+Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730
 511968026 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 511968024 Lab Corporation, PO Box 2240, Burlington, NC 27216-2240
 511968025 Lakewood Surgical Group, PA, 5 Prospect Street, Lakewood, NJ 08701
 511968028 +MCOC-OP Meridian Health Systems, 425 Jack Martin Blvd., Brick, NJ 08724-7732
 511907310 +MRC Receivables Corp., C/O Nudelman, Nudelman & Ziering, PC,
 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
 511968027 +Marvel & Maloney, 3455 Route 66, PO Box 727, Neptune, NJ 07754-0727
 511907307 +Mci, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
 511968030 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303
 511907308 +Medical Radiology Group, PA, PO Box 11268, Lancaster, PA 17605-1268
 511968031 +Michael Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
 511907309 +Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
 511907311 +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779
 511907316 #+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787
 511907317 +Ocean Anesthesia, 1200 Hooper Avenue, Toms River, NJ 08753-3594
 511968035 Ocean Medical Center, PO Box 416801, Boston, MA 02241-6801
 511968036 Ocean Pathology, PA, PO Box 1247, Toms River, NJ 08754-1247
 511968037 +Ocean Urology Group, PA, 20 Hospital Drive, Suite 7, Toms River, NJ 08755-6434
 512144020 +Orthopaedic Spine Specialists Of NJ, LLC., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 511907318 +Orthopedic Spine Specialists Of NJ, LLC, 1131 Broad Street, Suite 106,
 Shrewsbury, NJ 07702-4334
 511907319 +Palisides Collection, LLC, 610 Waltham Way, Sparks, NV 89434-6695
 511907320 +Palomar Associates, 5620 Paseo Del Norte# 127-231, Carlsbad, CA 92008-4461
 511907321 Penn Credit Corporation, PO Box 988, Harrisburgh, PA 17108-0988
 511907322 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 511907323 +Professional Orthopedic Associates, 776 Shrewsbury Avenue, Suite 105,
 Tinton Falls, NJ 07724-3006
 511907324 +Professional Spine And Scoliosis Center, 776 Shrewsbury Avenue, Suite 201,
 Tinton Falls, NJ 07724-4507
 511907325 +Providian National Bank, C/O Nudelman, Nudelman & Ziering, PC,
 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
 511907326 +Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
 511907327 +Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416

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511968040 +Rubin & Raine, LLC, Cranberry Commons, 446 Route 35, Building C, Eatontown, NJ 07724-4290
511968042 +Shore Memorial Hospital, 5401 Harding Highway # 4, Mays Landing, NJ 08330-2243
511907329 +Shore Memorial Hospital, 5401 Harding Highway# 4, Mays Landing, NJ 08330-2243
511907330 +Slomin's, Inc., C/O Joel S. Ziegler, 1973 Springfield Avenue, Maplewood, NJ 07040-3435
511907331 +Stephen Paragiadakis, MD, 1131 Broad Street, Suite 201, Shrewsbury, NJ 07702-4368
511907332 +Suresh C. Giri, MD, 101 Prospect Street, Suite 117, Lakewood, NJ 08701-5003
511968043 +Toms River Anesthesia, 99 Route 37 West, Toms River, NJ 08755-6423
511968044 #Toms River Cardiology Associates, LLP, PO Box 817, Toms River, NJ 08754-0817
511907334 +Trojan Professional Se, P.o. Box 1270, Los Alamitos, CA 90720-1270
511907335 Trojan Professional Services, PO Box 1270, Los Alamitos, CA 90720-1270
511983284 Vacation Network, Inc., Duvera Financial, P O Box 2549, Carlsbad, CA 92018-2549
511907336 +Vacation Network, Inc., C/O Palomar Associates, 5620 Paseo Del Norte# 127-231, Carlsbad, CA 92008-4461
511907338 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2017 23:04:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2017 23:04:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: WFFC.COM Feb 02 2017 22:43:00 Wells Fargo Dealer Services, Inc., PO Box 3000, Winterville, NC 28590-3000
512304789 EDI: RESURGENT.COM Feb 02 2017 22:43:00 B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
511907280 +EDI: BANKAMER.COM Feb 02 2017 22:43:00 Bank Of America, Po Box 26012, Greensboro, NC 27420-6012
511907282 EDI: BANKAMER.COM Feb 02 2017 22:43:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
511968010 +E-mail/Text: lriley@caperegional.com Feb 02 2017 23:04:13 Burdette Tomline Memorial Hospital, 2 Stone Harbor Blvd., Cape May Court House, NJ 08210-2171
511907333 EDI: CITICORP.COM Feb 02 2017 22:43:00 Thd/cbsd, Po Box 20507, Kansas City, MO 64195
511968011 +E-mail/Text: clientrep@capitalcollects.com Feb 02 2017 23:05:34 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
511968014 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 02 2017 23:04:36 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
511907287 E-mail/Text: ebn@barnabashealth.org Feb 02 2017 23:05:07 Community Medical Center, An Affiliate Of SBHCS, PO Box 903, Oceanport, NJ 07757-0903
511968015 E-mail/Text: ebn@barnabashealth.org Feb 02 2017 23:05:07 Community Medical Center, An Afifliate of SBHCS, PO Box 903, Oceanport, NJ 07757-0903
512657924 +EDI: RESURGENT.COM Feb 02 2017 22:43:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
511907292 +EDI: AMINFOFP.COM Feb 02 2017 22:43:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
511907293 +EDI: GMACFS.COM Feb 02 2017 22:43:00 G M A C, Po Box 130424, Roseville, MN 55113-0004
511907295 +EDI: GMACFS.COM Feb 02 2017 22:43:00 Gmac Mortgage, 1100 Virginia Drive, Fort Washington, PA 19034-3204
511907300 +EDI: HFC.COM Feb 02 2017 22:43:00 Hsbc Bank, Po Box 5213, Carol Stream, IL 60197-5213
511907301 +EDI: HFC.COM Feb 02 2017 22:43:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
511968020 E-mail/Text: JSUMCbankruptcy@meridianhealth.com Feb 02 2017 23:05:19 Jersey Shore University Medical Center, PO Box 416765, Boston, MA 02241-6765
511968022 +E-mail/Text: ebn@barnabashealth.org Feb 02 2017 23:05:07 Kimball Medical Center, 600 River Avenue, Lakewood, NJ 08701-5281
511907306 +EDI: RESURGENT.COM Feb 02 2017 22:43:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
511968029 +E-mail/Text: OMCBankruptcy@meridianhealth.com Feb 02 2017 23:05:19 Medical Center of Ocean County, 425 Jack Martin Blvd., Brick, NJ 08724-7732
513857132 +EDI: AIS.COM Feb 02 2017 22:43:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513857131 EDI: AIS.COM Feb 02 2017 22:43:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
511968032 +E-mail/Text: ebn@barnabashealth.org Feb 02 2017 23:05:07 Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395
511907314 E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2017 23:05:21 NCO Financial Systems, PO Box 15773, Wilmington, DE 19850-5773
511907313 +E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2017 23:05:21 Nco Fin, PO Box 4935, Trenton, NJ 08650-4935
511907315 +E-mail/Text: egssupportservices@egscorp.com Feb 02 2017 23:04:51 Nco- Medclr, 507 Prudential Rd, Horsham, PA 19044-2308
512206745 EDI: PRA.COM Feb 02 2017 22:43:00 Portfolio Recovery Associates, LLC, c/o CITIBANK (SOUTH DAKOTA), N.A., PO Box 41067, Norfolk VA 23541
511968039 +E-mail/Text: RMCbankruptcy@meridianhealth.com Feb 02 2017 23:05:17 Riverview Medical Center, 1 Riverview Plaza, Red Bank, NJ 07701-1872
511907328 +E-mail/Text: bankruptcy@savit.com Feb 02 2017 23:05:30 Sa-vit Enterprises, Po Box 250, East Brunswick, NJ 08816-0250

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

511968041	E-mail/Text: bankruptcy@savit.com Feb 02 2017 23:05:31	Savitt Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
512207242	E-mail/Text: ebn@vativrecovery.com Feb 02 2017 23:04:29	Vativ Recovery Solutions, LLC, dba SMC/Palisades Acquisition IX LLC, P.O. Box 40728, Houston, TX 77240-0728
511907337	EDI: VERIZONCOMB.COM Feb 02 2017 22:43:00	Verizon, PO Box 4830, Trenton, NJ 08650-4830
512204559	+EDI: VERIZONWIRE.COM Feb 02 2017 22:43:00	Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397
511968046	+EDI: WFFC.COM Feb 02 2017 22:43:00	Wfds/Wds, PO Box 19657, Irving, CA 92623-9657
511907339	+EDI: WFFC.COM Feb 02 2017 22:43:00	Wfds/wds, PO Box 19657, Irvine, CA 92623-9657 TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512304790	MidFirst Bank c/o Zucker Goldberg & Ackerman 200 S
511968007*	ACB Receivables Management, Inc., 19 Main Street, PO Box 350, Asbury Park, NJ 07712-0350
511968012*	Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
513862979*	+Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513862978*	Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
511968033*	Nco Financial Systems, PO Box 15773, Wilmington, DE 19850-5773
511968034*	+Ocean Anesthesia, 1200 Hooper Avenue, Toms River, NJ 08753-3594
511968038*	Penn Credit Corporation, PO Box 988, Harrisburgh, PA 17108-0988
511968045*	Verizon, PO Box 4830, Trenton, NJ 08650-4830
511907278	##+APEX Asset Management, LLC, 1891 Santa Barbara Drive #204, Lancaster, PA 17601-4106
511907283	##+Becker, Meisel, LLC, 499 Broad Street, Shrewsbury, NJ 07702-4044
511907312	##Nationwide Credit, Inc., 4700 Vestal Parkway E, Vestal, NY 13850-3770 TOTALS: 1, * 8, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 2, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Daniel E. Straffi on behalf of Joint Debtor Nancy Boyd dstraffi@comcast.net,
G25938@notify.cincompass.com
Daniel E. Straffi on behalf of Debtor Stephen Boyd dstraffi@comcast.net,
G25938@notify.cincompass.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Dealer Services, Inc.
mortonlaw.bcaraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Nancy Isaacson on behalf of Creditor Jason Cohen nisaacson@greenbaumlaw.com,
pjohnson@greenbaumlaw.com

TOTAL: 10